

<i>SERFF Tracking Number:</i>	<i>ACEH-125772719</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>ACE American Insurance Company</i>	<i>State Tracking Number:</i>	<i>EFT \$100</i>
<i>Company Tracking Number:</i>	<i>08-PR-2007765 (R)</i>		
<i>TOI:</i>	<i>17.1 Other Liability - Claims Made Only</i>	<i>Sub-TOI:</i>	<i>17.1019 Professional Errors & Omissions Liability</i>
<i>Product Name:</i>	<i>08-PR-2007765</i>		
<i>Project Name/Number:</i>	<i>Architects & Engineers Supplemental Endorsements & Rates/08-PR-2007765</i>		

Filing at a Glance

Company: ACE American Insurance Company

Product Name: 08-PR-2007765

TOI: 17.1 Other Liability - Claims Made Only

Sub-TOI: 17.1019 Professional Errors & Omissions Liability

Filing Type: Rate/Rule

SERFF Tr Num: ACEH-125772719 State: Arkansas

SERFF Status: Closed

Co Tr Num: 08-PR-2007765 (R)

Co Status:

Authors: Bob Wolfrom, Sharon Yacuzzo, Mary Sindaco

Date Submitted: 08/25/2008

State Tr Num: EFT \$100

State Status: Fees verified and received

Reviewer(s): Betty Montesi, Edith Roberts, Brittany Yielding

Disposition Date: 09/30/2008

Disposition Status: Approved

Effective Date Requested (New): On Approval

Effective Date Requested (Renewal): On Approval

Effective Date (New):

Effective Date (Renewal):

State Filing Description:

General Information

Project Name: Architects & Engineers Supplemental Endorsements & Rates

Project Number: 08-PR-2007765

Reference Organization:

Reference Title:

Filing Status Changed: 09/30/2008

State Status Changed: 09/09/2008

Corresponding Filing Tracking Number:

Filing Description:

Status of Filing in Domicile: Pending

Domicile Status Comments:

Reference Number:

Advisory Org. Circular:

Deemer Date:

ACE American Insurance Company currently has forms, rates and rules on file with your department which are applicable to our Professional Liability Policy for Design Professionals. The purpose of this filing is to submit new and revised independent optional endorsements, and a new supplemental application, to be used with this policy.

<i>SERFF Tracking Number:</i>	<i>ACEH-125772719</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>ACE American Insurance Company</i>	<i>State Tracking Number:</i>	<i>EFT \$100</i>
<i>Company Tracking Number:</i>	<i>08-PR-2007765 (R)</i>		
<i>TOI:</i>	<i>17.1 Other Liability - Claims Made Only</i>	<i>Sub-TOI:</i>	<i>17.1019 Professional Errors & Omissions Liability</i>
<i>Product Name:</i>	<i>08-PR-2007765</i>		
<i>Project Name/Number:</i>	<i>Architects & Engineers Supplemental Endorsements & Rates/08-PR-2007765</i>		

Forms and endorsements for this product were originally filed and approved under company filing number 03-PR-273 and further amended by 07-PR-233. Please refer to the attached Reference Filing Numbers exhibit for prior state filing numbers, if applicable.

The rules and rates for this were previously filed and approved under company filing number 07-PR-233 which superseded all previously filed rates and rules for this program. Please refer to the attached Reference Filing Numbers exhibit for prior state filing numbers, if applicable.

The majority of the endorsements included in this filing have no new rating impact. For those shown on the forms schedule as having rate impact we are introducing additional rules under Step 16 – Optional Coverages to support the introduction of these new optional premium bearing endorsements.

Company and Contact

Filing Contact Information

Robert Wolfrom, CPCU, Regulatory Specialist	robert.wolfrom@ace-ina.com
436 Walnut Street	(215) 640-5123 [Phone]
Philadelphia, PA 19106	(215) 640-4986[FAX]

Filing Company Information

ACE American Insurance Company	CoCode: 22667	State of Domicile: Pennsylvania
PO Box 1000	Group Code: 626	Company Type:
436 Walnut Street		
Philadelphia, PA 19106	Group Name:	State ID Number:
(215) 640-5123 ext. [Phone]	FEIN Number: 95-2371728	

Filing Fees

Fee Required?	Yes
Fee Amount:	\$0.00
Retaliatory?	No
Fee Explanation:	1 filing @ \$100
Per Company:	No

SERFF Tracking Number: *ACEH-125772719* *State:* *Arkansas*
Filing Company: *ACE American Insurance Company* *State Tracking Number:* *EFT \$100*
Company Tracking Number: *08-PR-2007765 (R)*
TOI: *17.1 Other Liability - Claims Made Only* *Sub-TOI:* *17.1019 Professional Errors & Omissions Liability*

Product Name: *08-PR-2007765*
Project Name/Number: *Architects & Engineers Supplemental Endorsements & Rates/08-PR-2007765*

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
ACE American Insurance Company	\$100.00	08/25/2008	22110006

SERFF Tracking Number:	ACEH-125772719	State:	Arkansas
Filing Company:	ACE American Insurance Company	State Tracking Number:	EFT \$100
Company Tracking Number:	08-PR-2007765 (R)		
TOI:	17.1 Other Liability - Claims Made Only	Sub-TOI:	17.1019 Professional Errors & Omissions Liability
Product Name:	08-PR-2007765		
Project Name/Number:	Architects & Engineers Supplemental Endorsements & Rates/08-PR-2007765		

Correspondence Summary

Dispositions

Status	Created By			Created On		Date Submitted
Approved	Edith Roberts			09/30/2008		09/30/2008
Objection Letters and Response Letters						
Objection Letters				Response Letters		
Status	Created By	Created On	Date Submitted	Responded By	Created On	Date Submitted
Pending	Edith Roberts	09/09/2008	09/09/2008	Bob Wolfrom	09/09/2008	09/09/2008
Industry						
Response						

<i>SERFF Tracking Number:</i>	<i>ACEH-125772719</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>ACE American Insurance Company</i>	<i>State Tracking Number:</i>	<i>EFT \$100</i>
<i>Company Tracking Number:</i>	<i>08-PR-2007765 (R)</i>		
<i>TOI:</i>	<i>17.1 Other Liability - Claims Made Only</i>	<i>Sub-TOI:</i>	<i>17.1019 Professional Errors & Omissions Liability</i>
<i>Product Name:</i>	<i>08-PR-2007765</i>		
<i>Project Name/Number:</i>	<i>Architects & Engineers Supplemental Endorsements & Rates/08-PR-2007765</i>		

Disposition

Disposition Date: 09/30/2008

Effective Date (New):

Effective Date (Renewal):

Status: Approved

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: ACEH-125772719 State: Arkansas

Filing Company: ACE American Insurance Company State Tracking Number: EFT \$100

Company Tracking Number: 08-PR-2007765 (R)

TOI: 17.1 Other Liability - Claims Made Only Sub-TOI: 17.1019 Professional Errors & Omissions Liability

Product Name: 08-PR-2007765

Project Name/Number: Architects & Engineers Supplemental Endorsements & Rates/08-PR-2007765

Item Type	Item Name	Item Status	Public Access
Supporting Document	Uniform Transmittal Document-Property & Casualty	Approved	Yes
Supporting Document	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Approved	Yes
Supporting Document	NAIC loss cost data entry document	Approved	Yes
Supporting Document	Approved State Exception Page	Approved	Yes
Rate	Additional Optional Coverages – All States	Approved	Yes

SERFF Tracking Number: ACEH-125772719 State: Arkansas
Filing Company: ACE American Insurance Company State Tracking Number: EFT \$100
Company Tracking Number: 08-PR-2007765 (R)
TOI: 17.1 Other Liability - Claims Made Only Sub-TOI: 17.1019 Professional Errors & Omissions Liability
Product Name: 08-PR-2007765
Project Name/Number: Architects & Engineers Supplemental Endorsements & Rates/08-PR-2007765

Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 09/09/2008
Submitted Date 09/09/2008
Respond By Date
Dear Robert Wolfrom, CPCU,

This will acknowledge receipt of the captioned filing.

The companion forms filing contained two forms that allowed defense within the limits of liability. You must provide an additional rule that these two forms, Forms PF-24475a (06/08) AE and Form PF-29703 (03/08) AE, will be applicable to risks with \$500,000 limits or greater pursuant to AR Code Anno. 23-79-307 (5) (a) and the applicable exemption AID Order # 94-253. These forms were approved contingent upon compliance with that order.

Please feel free to contact me if you have questions.

Sincerely,
Edith Roberts

Response Letter

Response Letter Status Submitted to State
Response Letter Date 09/09/2008
Submitted Date 09/09/2008

Dear Edith Roberts,

Comments:

Response 1

Comments: The policy that these endorsements may be used with provides defense within limits only. Therefore, we currently have a rule in place which limits the program to risks with a minimum limit of liability of \$1,000,000. Please see the attached State Exception Page – Arkansas which was approved under state tracking number AR-PC-07-025791 effective 09/21/07.

Changed Items:

SERFF Tracking Number: *ACEH-125772719* *State:* *Arkansas*
Filing Company: *ACE American Insurance Company* *State Tracking Number:* *EFT \$100*
Company Tracking Number: *08-PR-2007765 (R)*
TOI: *17.1 Other Liability - Claims Made Only* *Sub-TOI:* *17.1019 Professional Errors & Omissions Liability*

Product Name: *08-PR-2007765*
Project Name/Number: *Architects & Engineers Supplemental Endorsements & Rates/08-PR-2007765*

Supporting Document Schedule Item Changes

Satisfied -Name: Approved State Exception Page

Comment:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Sincerely,

Bob Wolfrom, Mary Sindaco, Sharon Yacuzzo

<i>SERFF Tracking Number:</i>	<i>ACEH-125772719</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>ACE American Insurance Company</i>	<i>State Tracking Number:</i>	<i>EFT \$100</i>
<i>Company Tracking Number:</i>	<i>08-PR-2007765 (R)</i>		
<i>TOI:</i>	<i>17.1 Other Liability - Claims Made Only</i>	<i>Sub-TOI:</i>	<i>17.1019 Professional Errors & Omissions Liability</i>
<i>Product Name:</i>	<i>08-PR-2007765</i>		
<i>Project Name/Number:</i>	<i>Architects & Engineers Supplemental Endorsements & Rates/08-PR-2007765</i>		

Rate Information

Rate data does NOT apply to filing.

<i>SERFF Tracking Number:</i>	<i>ACEH-125772719</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>ACE American Insurance Company</i>	<i>State Tracking Number:</i>	<i>EFT \$100</i>
<i>Company Tracking Number:</i>	<i>08-PR-2007765 (R)</i>		
<i>TOI:</i>	<i>17.1 Other Liability - Claims Made Only</i>	<i>Sub-TOI:</i>	<i>17.1019 Professional Errors & Omissions Liability</i>
<i>Product Name:</i>	<i>08-PR-2007765</i>		
<i>Project Name/Number:</i>	<i>Architects & Engineers Supplemental Endorsements & Rates/08-PR-2007765</i>		

Rate/Rule Schedule

Review Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Attachments Number:
Approved	Additional Optional Coverages All States	Pages 1-2	New	CW Manual Rule-Addl Optional Coverages.pdf

ACE AMERICAN INSURANCE COMPANY
Architects & Engineers Professional Liability
Rating Plan

Additional Optional Coverages – All States

The following are added under **Step 16 – Optional Coverages:**

K. Additional Limits of Liability-Specified Client

1. The Additional Limits of Liability – Specified Client endorsement should be used for clients generating fees less than \$2 million. The endorsement may be used when client limits are slightly higher than policy limits specified on the declarations page.
2. The endorsement premium is calculated as follows:
 - a. The overall policy premium is recalculated at the increased client limit. The actual policy premium is subtracted from this amount to result in the difference in premium associated with the increased limit.
 - b. The result of a. is multiplied by the ratio of the client fees to the overall Weighted Average Billings for the policy.
 - c. The result of b. is multiplied by a factor of 1.25.
3. The Endorsement is typically offered mid-term with the final premium prorated for the balance of the policy term subject to a minimum premium of \$625 per \$250,000 of limit and an overall minimum premium of \$2,500.

L. Privacy Liability, Data Breach Fund and Network Security Liability Coverage

1. Privacy Liability and Network Security Liability coverage is available by endorsement. If this endorsement is attached to the policy, apply a debit of 5% to the final rated premium. A minimum premium of \$1,500 applies. All insuring agreements must be included. There are no options for variable limits.
2. Standard Limits and Retentions apply as follows:
 - a. Limits
 - Privacy Liability Insuring Agreement will be equal to the Each Claim and Aggregate Design Professional Liability Limits of Liability shown in Item 3 of the Declarations;
 - Network Security Liability Insuring Agreement will be equal to the Each Claim and Aggregate Design Professional Liability Limits of Liability shown in Item 3 of the Declarations;
 - Data Breach Fund Each Claim and Aggregate will be 1% of the Design Professional Liability Limits of Liability shown in Item 3 of the Declarations;
 - The Regulatory Proceeding Each Claim and Aggregate Sub-Limit will be 5% of the Design Professional Liability Limits of Liability shown in Item 3 of the Declarations.
 - b. Retentions
 - Privacy Liability Insuring Agreement will be equal to the Retention shown in Item 4 of the Declarations for Design Professional Liability;
 - Network Security Liability Insuring Agreement will be equal to the Retention shown in Item 4 of the Declarations for Design Professional Liability;
 - Data Breach Fund Retention will be Nil;
 - The Regulatory Proceeding Retention will be equal to the Retention shown in Item 4 of the Declarations for Design Professional Liability.

ACE AMERICAN INSURANCE COMPANY
Architects & Engineers Professional Liability
Rating Plan

M. Wrongful Act Amended (Remove Pollution Incident)

Amends the definition of wrongful act by deleting coverage for pollution incidents. If this endorsement is attached to the policy, a premium credit of 2% is applied to the final rated premium.

<i>SERFF Tracking Number:</i>	<i>ACEH-125772719</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>ACE American Insurance Company</i>	<i>State Tracking Number:</i>	<i>EFT \$100</i>
<i>Company Tracking Number:</i>	<i>08-PR-2007765 (R)</i>		
<i>TOI:</i>	<i>17.1 Other Liability - Claims Made Only</i>	<i>Sub-TOI:</i>	<i>17.1019 Professional Errors & Omissions Liability</i>
<i>Product Name:</i>	<i>08-PR-2007765</i>		
<i>Project Name/Number:</i>	<i>Architects & Engineers Supplemental Endorsements & Rates/08-PR-2007765</i>		

Supporting Document Schedules

Satisfied -Name:	Uniform Transmittal Document-Property & Casualty	Review Status:	Approved	09/30/2008
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Comments:

Attachments:

AR NAIC Transmittal RR.pdf
A+E Reference Filing Numbers (ROS).pdf

Bypassed -Name:	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Review Status:	Approved	09/30/2008
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Bypass Reason: N/A

Comments:

Satisfied -Name:	NAIC loss cost data entry document	Review Status:	Approved	09/30/2008
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Comments:

Attachment:

AR RFARF1 AE P+N Security.pdf

Satisfied -Name:	Approved State Exception Page	Review Status:	Approved	09/30/2008
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Comments:

Attachment:

Arkansas State Exception Pages (08-07).pdf

Property & Casualty Transmittal Document

1. Reserved for Insurance Dept. Use Only	2. Insurance Department Use only a. Date the filing is received: b. Analyst: c. Disposition: d. Date of disposition of the filing: e. Effective date of filing: <div style="display: flex; justify-content: space-between;"> <div style="width: 45%;">New Business</div> <div style="width: 55%;"></div> </div> <div style="display: flex; justify-content: space-between;"> <div style="width: 45%;">Renewal Business</div> <div style="width: 55%;"></div> </div> f. State Filing #: g. SERFF Filing #: h. Subject Codes
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3.	Group Name	Group NAIC #
	ACE USA	626

4.	Company Name(s)	Domicile	NAIC #	FEIN #
	ACE American Insurance Company	PA	22667	95-2371728

5.	Company Tracking Number	08-PR-2007765F
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Contact Info of Filer(s) or Corporate Officer(s) [include toll-free number]

6.	Name and address	Title	Telephone #s	FAX #	e-mail
	Robert Wolfrom	Sr. Regulatory Specialist	215.640.5123	215.640.4986	robert.wolfrom@ace- ina.com

7.	Signature of authorized filer	
8.	Please print name of authorized filer	Robert Wolfrom

Filing information (see General Instructions for descriptions of these fields)

9.	Type of Insurance (TOI)	17.1
10.	Sub-Type of Insurance (Sub-TOI)	17.1019
11.	State Specific Product code(s)(if applicable)[See State Specific Requirements]	
12.	Company Program Title (Marketing title)	Architects 7 Engineers Supplemental Ends. And Rates
13.	Filing Type	<input type="checkbox"/> Rate/Loss Cost <input type="checkbox"/> Rules <input checked="" type="checkbox"/> Rates/Rules <input type="checkbox"/> Forms <input type="checkbox"/> Combination Rates/Rules/Forms <input type="checkbox"/> Withdrawal <input type="checkbox"/> Other (give description)
14.	Effective Date(s) Requested	New: On Approval Renewal:

Property & Casualty Transmittal Document---

15.	Reference Filing?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
16.	Reference Organization (if applicable)	
17.	Reference Organization # & Title	
18.	Company's Date of Filing	08/25/2008
19.	Status of filing in domicile	<input type="checkbox"/> Not Filed <input checked="" type="checkbox"/> Pending <input type="checkbox"/> Authorized <input type="checkbox"/> Disapproved

20.	This filing transmittal is part of Company Tracking #	08-PR-2007765
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21.	Filing Description [This area can be used in lieu of a cover letter or filing memorandum and is free-form text]
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ACE American Insurance Company currently has rates and rules on file with your department which are applicable to our Professional Liability Policy for Design Professionals. The purpose of this filing is to submit the rating rules for our new and revised independent optional endorsements to be used with this policy.

Rules/Rates

The rules and rates for this were previously filed and approved under company filing number 07-PR-233 which superseded all previously filed rates and rules for this program. Please refer to the attached Reference Filing Numbers exhibit for prior state filing numbers, if applicable.

The majority of the endorsements included in this filing have no new rating impact. For those shown on the forms schedule as having rate impact we are introducing additional rules under Step 16 – Optional Coverages to support the introduction of these new optional premium bearing endorsements. A summary of the proposed rate revisions included in this filing is as follows.

Additional Limits of Liability – Specified Client, PF-24703

This endorsement is typically offered mid-term with the final premium prorated for the balance of the policy term subject to a minimum premium of \$625 per \$250,000 of limit and an overall minimum premium of \$2,500.

Privacy Liability, Data Breach Fund and Network Security Liability Coverage, PF-24475a

If this endorsement is attached to the policy, a debit of 5% is applied to the final rated premium, subject to a \$1,500 minimum premium. Standard Limits and Retentions apply as shown in the proposed Rating Plan page. There are no options for variable limits.

Wrongful Act Amended (Remove Pollution Incident), PF-24465

If this endorsement is attached to the policy, a premium credit of 2% is applied to the final rated premium.

22.	Filing Fees (Filer must provide check # and fee amount if applicable) [If a state requires you to show how you calculated your filing fees, place that calculation below]
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Check #: EFT
Amount: \$100.00

Refer to each state's checklist for additional state specific requirements or instructions on calculating fees.

*****Refer to each state's checklist for additional state specific requirements (i.e. # of additional copies required, other state specific forms, etc.)**

State Filing Numbers for Prior Architects & Engineers Program Filings and Effective Date

(xx-state code)

State	03-PR-273	07-PR-233	
	Form Filing New Program ACE-xx-03-PR-273-F	Form Filing (revisions) ACE-xx-07-PR-233-F	Rate Rule (supersedes all prior rates/rules) ACE-xx-07-PR-233-R
AK			
AL	01-22-04	08-09-07	08-07-07
AR	01-20-04	AR-PC-07-025646 08-01-06	AR-PC-07-025791 09-21-07
AZ	Desk Filing 08-07-03	Desk Filing 08-02-07	Desk Filing 08-02-07
CA	04-440 03-17-04	08-1034 04-01-08	
CO	115797 04-05-04	221170 09-04-07	221198 09-20-07
CT	38182 08-08-03	200755047 04-02-08 (file &use)	
DC	09-30-03	08-30-07	09-12-07
DE	08-27-03	16400 09-03-07	
FL			
GA	03-16-04	08-14-07	08-14-07
HI			
IA	08-20-03	08-15-07	08-15-07
ID	08-25-03	186394 08-03-07	
IL	02-11-04	08-22-07	08-22-07
IN	01-26-04	09-10-07	09-06-07
KS	FC-PL-03-325758 06-09-04	FC-PL-07-353029 09-13-07	
KY	130146 02-26-04	2007-010763-F 09-24-07	2007-010764-R 09-05-07
LA			
MA	01-30-04	108897 09-20-07	108871 09-20-07
MD	75556 01-29-04	107235 09-28-07	107203 09-17-07
ME			
MI	Desk Filing 08-13-03	Desk Filing 08-02-07	Deemed
MN	Desk Filing 08-07-03	Desk Filing 08-02-07	Desk Filing 08-02-07
MO	08-27-03	08-14-07	
MS	02-10-04	09-11-07	
MT			
NC	PC064880 09-10-03	PC107241 08-30-07	PC107246 09-05-07
ND	08-22-03	62077 08-16-07	
NE	03-2840 07-07-04	07-2214 08-08-07	
NH	22667-PLLA8-7-03 03-03-04	08-27-07	08-15-07
NJ	Desk Filing 08-07-03	Desk Filing 08-02-07	
NM	01-22-04	07-PR-233(F) 11-28-07	Desk Filing 08-10-07
NV			
NY			
OH	PCD# 146544 08-26-03	PCD# 182520 09-06-07	
OK	03-3911C 09-12-03	310040 10-04-07	309983 09-10-07
OR	CO 1967 03 11-04-03	CO 1481 07 09-10-07	
PA	A76464001 01-30-04	B08392001 08-14-07	08-13-07
RI	00A-16-03 10-01-03	09-05-07	
SC	09-02-03	203676 10-01-07	
SD	165824 08-26-03	09-09-07	
TN			
TX	Desk filing 08-07-03	Desk Filing 08-02-07	
UT	08-13-03	65588 08-09-07	
VA			
VT			
WA	01-20-04	174485 08-20-07	174486 09-19-07
WI	107833 03-18-04	09-08-07	08-09-07
WV	09-16-03	70813008 08-14-07	
WY			

FORM RF-1 Rate Filing Abstract NAIC LOSS COST DATA ENTRY DOCUMENT

1.	This filing transmittal is part of Company Tracking #	08-PR-2007765
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2.	If filing is an adoption of an advisory organization loss cost filing, give name of Advisory Organization and Reference/Item Filing Number	
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Company Name		Company NAIC Number	
3.	A. ACE American Insurance Company	B.	22667

Product Coding Matrix Line of Business (i.e., Type of Insurance)		Product Coding Matrix Line of Business (i.e., Sub-type of Insurance)	
4.	A. Other Liability – Claims Made Only	B.	Professional Errors & Omissions

5.

(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	(D) Expected Loss Ratio	FOR LOSS COSTS ONLY			
				(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (If Applicable)	(H) Co. Current Loss Cost Multiplier
Architects & Engineers	0%		0.672				

6. 5 Year History Rate Change History

Year	Policy Count	% of Change	Effective Date	State Earned Premium (000)	Incurred Losses (000)	State Loss Ratio	Countrywide Loss Ratio
N/A	New Program		No	Experience	Available		

7.

Expense Constants	Selected Provisions
A. Total Production Expense	24.0%
B. General Expense	2.0%
C. Taxes, Licenses & Fees	2.5%
D. Underwriting Profit & Contingencies	0.3%
E. Other (explain) ULAE	
F. TOTAL	28.8%

8. _____ Apply Loss Cost Factors to Future filings? (Y or N)

9. _____ Estimated Maximum Rate Increase for any Insured (%) Territory (if applicable):

10. _____ Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable):

ACE AMERICAN INSURANCE COMPANY
Architects & Engineers Professional Liability

State Exception Page – Arkansas

I. The minimum limit of liability provided shall be \$1,000,000.

II. Exceptions to the Architects & Engineers Professional Liability Rating Plan:

Under **Step 3 – Territory Modification Factor**, the Territory Modification Factor for Arkansas is 1.00.